

## ABLE Accounts, Changes, and COVID-19—One Size Does Not Fit All

*By the ABLE National Resource Center*

While each individual and family situation is different, we all share a common concern around our financial future during the COVID-19 crisis. This situation affects everyone's lives at all levels and will continue to impact household finances for a lengthy period of time. Depending on your own specific and unique circumstances, your need to respond will vary. In this article,

### ABLE New Mexico Presentation Available

Do you know a person or an organization who would be interested in an ABLE New Mexico presentation?

Contact **Denise V. Balderas**, **ABLE New Mexico Coordinator**, at [denise.balderas@state.nm.us](mailto:denise.balderas@state.nm.us) or (505) 955-1151 for more information.

the ABLE National Resource Center will share actions for you to consider, resources, stories, and strategies from ABLE account owners as you develop your individualized response.

### Returning to Basics

Strategies that we can use to better handle the financial challenges we are all facing include:

- Have a plan for maintaining safety. This could include modifying your current plan or creating one for the first time.
- Save regularly if you are able to do so, and consider other sources of monetary or service support contributions.
- Prioritize your spending by evaluating needs and using income and savings carefully.

Taking these three steps while considering the changes you are experiencing or anticipate with regard to the impact of COVID-19 will be key to supporting your financial stability. This is true during the pandemic and will be true through any other period of

financial uncertainty, whether it be global in nature, limited to your personal circumstances, or a combination of both.

### Experience of ABLE Account Owners and Their Family Members

While some have decreased or discontinued contributions into their ABLE



**2019 ABLE Ambassador Miles Lessen**

account, others have maintained or increased their ABLE contributions, thus exhibiting cautious optimism. Miles Lessen (2019 ABLE Ambassador—ABLE New Mexico), a parent of an ABLE account owner, recommended “not pulling out money during this crisis” because he believes the stock market will rebound over time.

Miles' son is very young and this approach works for their family considering their stage of life and ABLE goals.

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## How ABLE Can Help

One thing our ABLE Ambassadors and Alumni share is their encouragement to others to open an ABLE account if they are in the position to do so, to plan for the future as much as possible, and to save for future emergencies in order to maintain and improve their quality of life.

If you or your family member have an ABLE account open,

ABLE account savings may make it possible to continue to afford to live independently in the community and to pay for additional support services, grocery delivery charges, personal protective equipment, and extra expenses during this pandemic or when other emergencies arise in the future. If you don't have an ABLE account, now may be the time to begin thinking about opening one and planning for your future with the increased financial stability and flexibility an ABLE account can offer. ✚

## DDSD Directives in Place Despite Reopening

The Developmental Disabilities Supports Division (DDSD) is encouraged by the Governor's and the Department of Health Secretary's Phase I of the reopening of New Mexico. However, it needs to be made clear that the amended Public Health Emergency Order does not impact or change the directives and guidelines issued by DDSD. All directives issued by DDSD remain in effect until further notice; at the very minimum, all directives remain in effect through June 30, 2020.

DDSD is continuously monitoring and evaluating the COVID-19 pandemic as it relates to individuals with developmental disabilities, the impact on their lives, and the impact on the delivery of services. To understand what services will look like moving forward living and delivering services in a COVID world, DDSD is engaging multiple stakeholders to start reopening discussions.

Those with intellectual and developmental disabilities are among the most vulnerable individuals. The issues around reopening services are complex and sensitive. DDSD is working to address reopening in a manner that respects individuals' rights and choices and protects health and safety. ✚



## Important Phone Numbers

- New Mexico Department of Health **Coronavirus Hotline:** 1-833-551-0519
- State of New Mexico Coronavirus Non-Medical Issues and Questions: 1-833-551-0518
- UNM Mental Health: 505-272-2800
- Alcoholics Anonymous: 505-266-1900
- AGORA NM Crisis Center: 505-277-3013
- Domestic Violence Hotline: 1-800-773-3645
- Child Abuse Hotline: 505-841-6100
- Adult Protective Services: 1-866-654-3219 or 1-505-476-4912
- City of Albuquerque Senior Information Line: 505-764-6400
- New Mexico Crisis and Access Line: 1-855-662-7474
- Report Child Abuse: 1-855-333-SAFE (7233)

## Great Article!

The National Disability Institute (NDI) Center for Disability-Inclusive Community Development (CDICD) has written a great article: Promoting Financial Health and Resiliency for People With Disabilities and Their Families During the COVID-19 Pandemic. [Click on this link to read the article.](#)

**ABLE New Mexico Now Has 456 Active Accounts!  
Go, New Mexico!**

## Technology Assistance Program Services

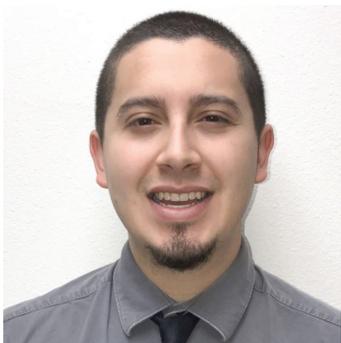
The New Mexico Technology Assistance Program (NMTAP) is open for limited services. While we are still practicing social distancing, we're able to offer some services at a distance.

We are currently sending out device loans of assistive technology every Thursday via FedEx.

NMTAP staff can also provide guidance to individuals with disabilities, therapists, or family members on recommending AT solutions. This can be done via phone, email, or Zoom.

Please contact us at (505) 841-4464 to request these services and please visit our website for more information:

<http://www.tap.gcd.state.nm.us/>



Jesse Armijo, AT Coordinator  
NM Technology Assistance Program  
Governor's Commission on Disability  
625 Silver Avenue SW  
Suite 100 B  
Albuquerque, NM 87102  
office (505) 841-4464  
direct (505) 841-4450  
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Parents Reaching Out

# DISTANCE LEARNING IN NM

## Q & A ZOOM SESSION

### DISCUSS THE SUCCESSES AND STRUGGLES

#### WEDNESDAY JUNE 17TH 10-11:30AM

- Topics:**
- How can we prepare for what school will look like in the fall
  - The social and emotional impact on your child
  - Ways to collect data towards IEP goals while you are at home

For more information and to register please contact:

PRO: (505) 247-0192 or 1-800-524-5176 or email:

Victoria Chavez: [vchavez@parentsreachingout.org](mailto:vchavez@parentsreachingout.org)

Jennifer Donelli: [jdonelli@parentsreachingout.org](mailto:jdonelli@parentsreachingout.org)

Paola Santana: [psantana@parentsreachingout.org](mailto:psantana@parentsreachingout.org)



The ABLE National Resource Center (ANRC) presented a webinar, "ABLE Best Practices & Action Steps for Family Members and Supporters (Circle of Support)"

Click on the link below to view a replay of the webinar:

<https://youtu.be/U4xeEKFU-UI>



## ABLE New Mexico YouTube Video

"Saving for the Future of Your Child with a Disability"

<https://youtu.be/5KzieaoyKSQ>